

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Carla J. Dente-Clark
Debtor

Case No. 12-05308-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

Date Rcvd: Mar 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2018.

db #+Carla J. Dente-Clark, 1585 Revere Drive, Mechanicsburg, PA 17050-2246
cr Susquehanna Bank, c/o Shawn M. Long, Esquire, Barley Snyder LLP, 50 North Fifth Street,
P.O. Box 942, Reading, PA 19603-0942
4179021 +BARLEY SNYDER ATTORNEYS AT LAW, 50 NORTH FIFTH STREET, PO BOX 92, READING, PA 19603-0092
4179023 +DEPARTMENT OF REVENUE, PO BOX 281041, HARRISBURG, PA 17128-1041
4247038 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009
4224189 +MARTSON LAW OFFICES, 10 E HIGH STREET, CARLISLE, PA 17013-3093
4224190 +MOUNTZ JEWELERS, 3780 TRINDLE ROAD, CAMP HILL, PA 17011-4352
4224191 RICHARD K. GREENE, C/O ANTHONY D RINALDO JR ESQ, 1767 MORRIS AVENUE SUITE 205,
UNION, NJ 07083-3511
4179026 +SUSQUEHANNA BANK, 9 EAST MAIN STREET, LITITZ, PA 17543-1926
4195245 Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149,
P.O. Box 9430, Wilkes-Barre, PA 18773-9430
4181422 Susquehanna Bank, c/o Shawn M. Long, Esquire, Barley Snyder LLP,
50 N. 5th St., P.O. Box 942, Reading, PA 19603-0942
4179027 +THE GARDEN PATH, 3525 WALNUT STREET, HARRISBURG, PA 17109-3621
4179028 +TIMOTHY CLARK, 1401 ENGLISH DRIVE, MECHANICSBURG, PA 17055-5686

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4179022 +EDI: CHASE.COM Mar 12 2018 22:58:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
4179024 +EDI: IRS.COM Mar 12 2018 22:53:00 IRS, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4179025 +EDI: NAVIENTFKASMSERV.COM Mar 12 2018 22:53:00 SALLIE MAE, PO BOX 9500,
WILKES BARRE, PA 18773-9500

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4224185* +BARLEY SNYDER ATTORNEYS AT LAW, 50 NORTH FIFTH STREET, PO BOX 92, READING, PA 19603-0092
4224186* +CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
4224187* +DEPARTMENT OF REVENUE, PO BOX 281041, HARRISBURG, PA 17128-1041
4224188* +IRS, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4224192* +SALLIE MAE, PO BOX 9500, WILKES BARRE, PA 18773-9500
4224193* +SUSQUEHANNA BANK, 9 EAST MAIN STREET, LITITZ, PA 17543-1926
4224194* +THE GARDEN PATH, 3525 WALNUT STREET, HARRISBURG, PA 17109-3621
4224195* +TIMOTHY CLARK, 1401 ENGLISH DRIVE, MECHANICSBURG, PA 17055-5686

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Gary J Imblum on behalf of Plaintiff Carla J. Dente-Clark gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com; carol.shay@ecf.inforuptcy.com; sharlene.miller@ecf.inforuptcy.com; b
ernadette.davis@ecf.inforuptcy.com; gary.j.imblum@ecf.inforuptcy.com
Gary J Imblum on behalf of Debtor 1 Carla J. Dente-Clark gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com; carol.shay@ecf.inforuptcy.com; sharlene.miller@ecf.inforuptcy.com; b
ernadette.davis@ecf.inforuptcy.com; gary.j.imblum@ecf.inforuptcy.com
Joshua I Goldman on behalf of Defendant Chase bkgroupp@kmlawgroup.com,
bkgroupp@kmlawgroup.com

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 2 of 2
Total Noticed: 16

Date Rcvd: Mar 12, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Shawn Michael Long on behalf of Creditor Susquehanna Bank slong@barley.com,
jrachor@barley.com;cbrelje@barley.com;tshober@barley.com;cnatarian@barley.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 Carla J. Dente-Clark
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-05308-RNO**

Social Security number or ITIN **xxx-xx-6800**

EIN ____-____-____

Social Security number or ITIN ____-____-____

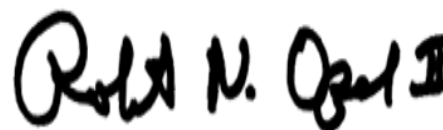
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carla J. Dente-Clark
aka Carla Clark, aka Carla J. Dente, aka Carla J
Dente-Clark M.D.

March 12, 2018**By the
court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.